IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

%pplicant

Michael A. Wilkman

Appl. No.

09/909,194

Filed

: July 19, 2001

For

UNIVERSAL TRANSACTION MANAGER AGENT, SYSTEMS

AND METHODS

Examiner

Donald Champagne

Group Art Unit

3622

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-

1450, on

Aaron D. Barker, Reg. No. 51,432

<u>AMENDMENT</u>

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action mailed May 18, 2005 and the Advisory Action mailed August 18, 2005, please amend the above-referenced patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.

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